

Medicare Newsletter Article for Consumers

Story in Three Parts

July 20, 2005

STORY ONE

What You Need to Know About Medicare and Diabetes An Update from the National Diabetes Education Program and The Centers for Medicare and Medicaid Services

There is good news from Medicare for people with diabetes--and those at risk for the disease. Over the past few years, Medicare has made several changes in its benefits related to preventive care and diabetes. Here is an update about Medicare and diabetes to help you get the most out of your health care insurance. This is the first of three columns.

The information provided here refers to benefits under the original fee-for-service Medicare plan. This Medicare Plan has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). The Part B Medicare deductible is \$110 in 2005, but that amount may change in subsequent years based on a statutory formula. If you are in a Medicare managed care plan, contact your plan to find out how these diabetes benefits are covered.

Preventive Care Benefits

Everyone who has Medicare insurance now has access to new Medicare Part B-covered preventive care benefits. This new coverage will help doctors diagnose and treat conditions in the early stages, helping to avoid serious illness. Be sure to talk with your health care provider about this menu of preventive care services and which ones you qualify for.

1. Welcome to Medicare Physical Exam

If your Medicare Part B coverage began on or after January 1, 2005, Medicare will now pay for a complete physical exam. **You must have this exam during the first 6 months after you enroll in Part B Medicare.** The exam includes a thorough review of your health, counseling about preventive services you may need, and referrals for other care if you need it.

You pay 20 percent of the Medicare-approved amount for the exam after you have met the yearly Part B deductible. Since this exam may be your first medical expense in the Medicare system for the year, you may need to pay for a large part of the Medicare-approved amount for this exam out-of-pocket. The amount you pay can be applied toward your yearly deductible.

2. Diabetes Screening

Medicare will now pay for tests to diagnose diabetes if you are at risk for the disease. The approved tests check your fasting blood glucose (sugar) levels. If you are obese or overweight or have high blood glucose, high blood pressure, cholesterol problems, or other risk factors, you may qualify for this test.

You may be able to get up to two screening tests in a 12-month period. If you qualify, the blood test is fully covered by Medicare, but you may need to pay 20 percent of the Medicare-approved amount for the doctor's visit after the yearly deductible. If you have already been diagnosed with diabetes, this screening test does not apply to you.

3. Cardiovascular Screening

Medicare covers cardiovascular screenings that check your cholesterol and other blood fat (lipid) levels; this benefit covers testing every five years. If you qualify, the blood test is fully covered by Medicare, but you may need to pay 20 percent of the Medicare-approved amount for the doctor's visit after the yearly deductible.

For More Information

There are many resources where you can find more information about Medicare and diabetes as well as helpful tips for controlling and preventing diabetes. The National Diabetes Education Program has pulled this information together to help you control your diabetes for life.

Medicare Information

1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 for TTY users.

www.medicare.gov

Information About Diabetes

National Diabetes Education Program

1-800-438-5383